<u>IN THE SPECIFICATION</u>

Please amend the paragraph beginning on page 8, line 24, as follows:

The browser 103 continues <u>(step 203)</u> to load more data from Frame #2. If the user tries to interact with Frame #1 (step 204) during this process, e.g., a subapplication is requested (step 205), an alert message pops up to tell the user to wait until the page is fully loaded (step 206). Once the user has addressed the alert message, Frame #2 keeps loading (step 203). This process continues until the page has completely loaded (end block 212).

Please amend the paragraph beginning on page 13, lines 6-8, as follows:

The term "memory" as used herein is intended to include memory associated with a processor or CPU, such as, for example, ~~RAM~~ <u>random access memory (RAM)</u>, ~~ROM~~ <u>(read-only memory) ROM</u>, a fixed memory device (e.g., hard drive), a removable memory device (e.g., diskette), flash memory, etc.